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Bank
by
Phone
1-800-693-6623

October 31, 2005

Mr. John F. Carter
Regional Director
Federal Deposit Insurance Corporation
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, California 94105

Dear Mr. Carter:

This letter is being written to comment on Wal-Mart's application for an insurance and industrial bank charter. Being a community banker in a small Nebraska town, I am opposed to the application and urge FDIC to reject the same.

Our community of 700 is located approximately 35 miles from the nearest Wal-Mart. I do not know of a single business in our community not adversely affected by Wal-Mart's presence in our area. In fact, several businesses owned by families for several generations are no longer in existence, primarily as a result of competition from Wal-Mart. Unfortunately, news reports reflect the same situation in many communities throughout the country.

Allowing Wal-Mart to enter the banking industry would only compound the problems already faced by our local business owners and agricultural producers. Will Wal-Mart loan money to the local grocery store or hardware store that it might see as its competitor? Will Wal-Mart invest in small towns as community banks do every day?

I truly believe we will see the end of community banks if Wal-Mart is allowed to proceed in banking. I urge you to reject their application as a means to protect our nation's long-standing community banks.

Sincerely,

Kevin J. Kudera
Vice President of Agricultural Services



EQUAL HOUSING LENDER



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Sincerely,

Lou Ann Parr
Personal Banker



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Sincerely,

Rebecca K Stecher

Rebecca K. Stecher
Loan Administrator



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Sincerely,

Jeri Janecek
Personal Banker



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Phyllis Sellhorst
Personal Banker